

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 15-30674-KLP  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David M. Kirkland  
14802 Highberry Woods Drive  
Midlothian, VA 23112

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-8531

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

David M. Kirkland is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 8, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 David M. Kirkland  
 Debtor

Case No. 15-30674-KLP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-l  
Form ID: B18Page 1 of 1  
Total Noticed: 12

Date Rcvd: Jun 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2015.

db           #+David M. Kirkland, 14802 Highberry Woods Drive, Midlothian, VA 23112-6507  
 12754576     Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156  
 12754580     +Suntrust Bank, Po Box 85526, Richmond, VA 23285-5526  
 12754572     +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr           EDI: QRMTERRY.COM Jun 09 2015 01:53:00     Roy M. Terry, Jr., Sands Anderson PC,  
               P.O. Box 2188, Richmond, VA 23218-2188  
 12754573     +EDI: TSYS2.COM Jun 09 2015 01:58:00     Barclays Bank Delaware, 125 S West St,  
               Wilmington, DE 19801-5014  
 12754574     EDI: CAPITALONE.COM Jun 09 2015 01:58:00     Cap One, Po Box 85520, Richmond, VA 23285-0000  
 12754575     +EDI: CHASE.COM Jun 09 2015 01:58:00     Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 12754577     +EDI: RCSFNBMARIN.COM Jun 09 2015 01:58:00     Credit One Bank Na, Po Box 98875,  
               Las Vegas, NV 89193-8875  
 12754579     EDI: IRS.COM Jun 09 2015 01:58:00     Internal Revenue Service, Centralized Insolvency Unit,  
               P O Box 7346, Philadelphia, PA 19101-7346  
 12754581     +E-mail/Text: carolyn.webb@bankatunion.com Jun 09 2015 02:02:16     Union First Market Bank,  
               P.O. Box 940, Rutherford Glen, VA 22546-0940  
 12754582     +EDI: WFFC.COM Jun 09 2015 01:58:00     Wells Fargo Bank, Po Box 14517,  
               Des Moines, IA 50306-3517

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12754578     EA Williams

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2015 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor David M. Kirkland chris@chriswinslow.com,  
 winslowparalegal@gmail.com

Judy A. Robbins, 11 USTPRegion04.RH.ECF@usdoj.gov

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com

TOTAL: 3